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PTO/SB/121 (10-00)

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in the following listed application(s) or patent(s) :

Patent Number (If appropriate)	Application Number	Patent Date (if appropriate)	U.S. Filing Date
	09/420,885		12/19/1999 <i>(A)</i> <i>362</i>

Typed or Printed Name	Ashkan Najafi	(check one)
Signature	<i>Ashkan Najafi</i>	<input type="checkbox"/> Applicant or Patentee
Date	10/17/02	<input type="checkbox"/> Assignee of record of the entire interest. Statement under 37 CFR 3.73(b) is enclosed. (Form PTO/SB/98)
Address of signer: 2615 Scott Mill Dr. S., Jacksonville, FL 32223 (Reg. No.) 49,078		<input checked="" type="checkbox"/> Attorney or Agent of record

NOTE: Signatures of all the inventors or assignees of record of the entire interest or their representative(s) are required. Submit multiple forms if more than one signature is required, see below*.

 *Total of One forms are submitted.

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Law Office of
Ashkan Najafi, P.A.
Attorney at Law

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October 17, 2002

Dear Bill:

Please associate the following patent application with customer number 34356 assigned to Ashkan Najafi:

In re Patent Application of :

SHAD HEDY : Group Art Unit: 3621
Serial No.: 09/420,885 : Examiner: Pierre Eddy Elisca
Filed: 12/19/1999 :

For: SYSTEM AND METHOD FOR REAL-TIME ELECTRONIC INQUIRY,
DELIVERY, AND REPORTING OF CREDIT INFORMATION

If you need any additional information, please do not hesitate to contact me at the above-listed number or email.

Best regards,



Ashkan Najafi

Patent Attorney Registration Number: 49,078

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